

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Justin F. Mooney  
Alesha J. Mooney  
Debtors

Case No. 19-04358-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 39

Date Rcvd: Jan 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2020.

db/jdb +Justin F. Mooney, Alesha J. Mooney, 3565 Mountain Shadow Garth,  
Fayetteville, PA 17222-9348  
5256379 +Allied Interstate, 3000 Corporate Exchange Dr, Columbus, OH 43231-7689  
5256380 +Branch Bank & Trust Co., c/o FBCS, Inc., 330 S. Warminster Rd. Ste 353,  
Hatboro, PA 19040-3433  
5259626 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931  
5256386 District Court of Maryland, for Washington County, 36 W. Antietam Street,  
Hagerstown, MD 21740-5524  
5256387 Fingerhut, PO Box 70281, Philadelphia, PA 19176-0281  
5256388 First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529  
5256389 +Franklin County Tax Claim Bureau, 2 North Main Street, Chambersburg, PA 17201-1811  
5256390 +Jason R. Weber, Esquire, 200 E. Joppa Road, Ste 301, Towson, MD 21286-3108  
5256392 +Lendmark Financial Services, LLC, 18731 North Point Drive, Hagerstown, MD 21742-2419  
5256395 +McClure Law Office, PO Box 65, Middletown, PA 17057-0065  
5256399 Peerless Credit Services, Inc., PO Box 518, Middletown, PA 17057-0518  
5256401 +Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201-2233  
5256402 +Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846  
5256403 Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508  
5256404 +Summit Physician Services, 785 Fifth Ave., Ste 3, Chambersburg, PA 17201-4232  
5256406 +Zale's/Citibank, c/o Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541-0903

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5263233 E-mail/Text: bankruptcy@bbandt.com Jan 14 2020 19:14:39 BB&T Bankruptcy, P.O. Box 1847,  
Wilson, NC 27894  
5256381 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 14 2020 19:23:50 Capital One Bank,  
15000 Capital One Dr., Henrico, VA 23238  
5260678 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 14 2020 19:23:29  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083  
5256382 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 14 2020 19:23:09 Capital One Services,  
PO Box 30285, Salt Lake City, UT 84130-0285  
5256383 +E-mail/Text: documentfiling@lciinc.com Jan 14 2020 19:14:27 Comcast Cable, PO Box 3002,  
Southeastern, PA 19398-3002  
5256384 E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 14 2020 19:15:11  
Credit Collection Services, PO Box 55126, Boston, MA 02205-5126  
5256385 +E-mail/PDF: creditonebknofications@resurgent.com Jan 14 2020 19:23:14 Credit One Bank,  
PO Box 60500, City of Industry, CA 91716-0500  
5256391 E-mail/Text: EBN\_Greensburg@Receivemorempr.com Jan 14 2020 19:15:16 Keystone Nextgen,  
c/o rmp, PO Box 329, Temple, PA 19560-0329  
5264001 E-mail/Text: ktramble@lendmarkfinancial.com Jan 14 2020 19:14:25  
LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON, GA 30014  
5256393 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 14 2020 19:23:15 LVNV Funding,  
PO Box 10584, Greenville, SC 29603-0584  
5263221 E-mail/PDF: resurgentbknofications@resurgent.com Jan 14 2020 19:23:14 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5275517 +E-mail/Text: camanagement@mtb.com Jan 14 2020 19:14:39 Lakeview Loan Servicing, LLC,  
c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840  
5256394 E-mail/Text: camanagement@mtb.com Jan 14 2020 19:14:39 M&T Bank, PO Box 62182,  
Baltimore, MD 21264  
5256396 +E-mail/Text: Bankruptcies@nragroup.com Jan 14 2020 19:15:14 National Recovery Agency,  
PO Box 67015, Harrisburg, PA 17106-7015  
5268959 E-mail/PDF: cbp@onemainfinancial.com Jan 14 2020 19:23:08 ONEMAIN, P.O. BOX 3251,  
EVANSVILLE, IN 47731-3251  
5256397 +E-mail/Text: notices@burt-law.com Jan 14 2020 19:15:12 OneMain Financial,  
c/o Burton Neil & Associates, P.C., 1060 Andrew Dr., Ste 170, West Chester, PA 19380-5601  
5283237 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 14 2020 19:23:12  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
5256398 +E-mail/Text: bankruptcy@patriotfcu.org Jan 14 2020 19:14:55 Patriot Federal Credit Union,  
800 Wayne Avenue, Chambersburg, PA 17201-3810  
5256400 E-mail/Text: RVSVCBICNOTICE@state.pa.us Jan 14 2020 19:14:46  
Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,  
Harrisburg, PA 17128-0946  
5263222 E-mail/PDF: resurgentbknofications@resurgent.com Jan 14 2020 19:23:15  
Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
5277975 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 14 2020 19:14:58 Premier Bankcard, LLC,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
5256405 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Jan 14 2020 19:14:25  
Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M & T Bank  
5283238\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)  
TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2020 at the address(es) listed below:

Aaron John Neuharth on behalf of Debtor 1 Justin F. Mooney aneuharth@neuharthlaw.com,  
smartin@neuharthlaw.com  
Aaron John Neuharth on behalf of Debtor 2 Alesha J. Mooney aneuharth@neuharthlaw.com,  
smartin@neuharthlaw.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Joseph J. Swartz on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**Justin F. Mooney**  
**Alesha J. Mooney**

CHAPTER 13

CASE NO. \_\_\_\_\_

☒ ORIGINAL PLAN

☐ AMENDED AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

☐ Number of Motions to Avoid Liens

☐ Number of Motions to Value Collateral
**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |                                   |  |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$26,404.20**, plus other payments and property stated in § 1B below:

| Start<br>mm/yy | End<br>mm/yy | Plan<br>Payment | Estimated<br>Conduit<br>Payment | Total<br>Monthly<br>Payment | Total<br>Payment<br>Over Plan<br>Tier |
|----------------|--------------|-----------------|---------------------------------|-----------------------------|---------------------------------------|
| 1              | 60           | 440.07          | 0.00                            | 440.07                      | 26,404.20                             |
|                |              |                 |                                 |                             |                                       |
|                |              |                 |                                 |                             |                                       |
|                |              |                 |                                 |                             |                                       |
|                |              |                 |                                 |                             |                                       |
|                |              |                 |                                 |                             |                                       |
|                |              |                 |                                 | Total Payments:             | \$26,404.20                           |

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

| Name of Creditor             | Description of Collateral  | Last Four Digits of Account Number |
|------------------------------|--|------------------------------------|
| M&T Bank                     | 3565 Mountain Shadow Garth Fayetteville, PA 17222<br>Franklin County<br>Purchase price listed minus expenses to liquidate real estate (\$170,000 -6% (\$10,200) realtor fee, minus half closing costs (\$2,500)) |                                    |
| Patriot Federal Credit Union | 2015 Ford Fusion 44,211 miles  | 5428                               |

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

**F. Surrender of Collateral. Check one.**

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.****A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,690.00 already paid by the Debtor, the amount of \$ 2,310.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).
- b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

☐ Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

| Name of Creditor                   | Estimated Total Payment |
|------------------------------------|-------------------------|
| Franklin County Tax Claim Bureau   | \$7,925.20              |
| Pennsylvania Department of Revenue | \$14,320.34             |

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☒ plan confirmation.  
☐ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: October 8, 2019

/s/ Aaron J. Neuharth  
**Aaron J. Neuharth 88625**  
Attorney for Debtor

/s/ Justin F. Mooney  
**Justin F. Mooney**  
Debtor

/s/ Alesha J. Mooney  
**Alesha J. Mooney**  
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.